

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHRISTINA ROMERO SMITH

Debtor(s)

Case No. 05-28670

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/20/2005.
- 2) The plan was confirmed on 10/06/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/21/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/31/2007.
- 5) The case was completed on 07/21/2009.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,000.00.
- 10) Amount of unsecured claims discharged without payment: \$16,472.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$27,967.62
Less amount refunded to debtor	\$200.82

NET RECEIPTS: **\$27,766.80**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,263.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,963.08**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLSTATE INSURANCE	Unsecured	53.06	NA	NA	0.00	0.00
AXCESS RCVRY & CREDIT SOLUTION	Unsecured	819.50	844.50	844.50	261.49	0.00
BABYS FIRST BOOK CLUB	Unsecured	51.91	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	874.61	679.14	679.14	210.29	0.00
CITIFINANCIAL AUTO	Secured	NA	NA	NA	0.00	0.00
COMED	Unsecured	142.54	NA	NA	0.00	0.00
CREDIT FIRST NATIONAL ASSN	Unsecured	562.55	NA	NA	0.00	0.00
DREYER MEDICAL CLINIC	Unsecured	1,438.83	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	7,132.76	6,132.24	6,132.24	1,898.79	0.00
HARLEM FURNITURE	Unsecured	NA	NA	NA	0.00	0.00
HOMETOWN CONDOMINIUM TWO A	Secured	1,120.22	1,120.22	1,120.22	1,120.22	0.00
HSBC AUTO FINANCE	Unsecured	NA	6,910.60	6,910.60	2,139.80	0.00
HSBC AUTO FINANCE	Secured	5,240.00	5,240.00	5,240.00	5,240.00	556.55
ILLINOIS STUDENT ASSIST COMM	Unsecured	23,079.00	24,126.85	24,126.85	7,470.64	0.00
INTERNAL REVENUE SERVICE	Unsecured	1,500.00	1,534.97	1,534.97	475.29	0.00
NICOR GAS	Unsecured	209.55	104.59	104.59	32.39	0.00
NORTH SHORE AGENCY	Unsecured	72.66	NA	NA	0.00	0.00
OMS	Unsecured	342.56	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	85.61	85.61	26.51	0.00
RUSH COPLEY MEDICAL CENTER	Unsecured	279.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	537.00	NA	NA	0.00	0.00
TRINSIC RESIDENTIAL	Unsecured	150.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORT	Secured	5,371.75	5,371.75	5,371.75	5,371.75	0.00
WELLS FARGO HOME MORT	Secured	NA	NA	NA	0.00	0.00
WILLIAMS KAMPP FUNERAL HOME	Unsecured	1,595.18	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,371.75	\$5,371.75	\$0.00
Debt Secured by Vehicle	\$5,240.00	\$5,240.00	\$556.55
All Other Secured	\$1,120.22	\$1,120.22	\$0.00
TOTAL SECURED:	\$11,731.97	\$11,731.97	\$556.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,418.50	\$12,515.20	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,963.08</u>
Disbursements to Creditors	<u>\$24,803.72</u>
TOTAL DISBURSEMENTS :	<u>\$27,766.80</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.